



# MIDFIRST express home equity application

## COMMUNITY CREDIT UNION

Please print out and complete the following application, have the applicant(s)' signature(s) notarized, and mail along with a copy of a valid picture ID of each account applicant to:

MidFirst Credit Union  
 c/o Online Forms  
 3600 Towne Blvd.  
 Franklin, Ohio 45005

**USA Patriot Act information:** To help fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including joint owners.

**Notice to Ohio applicants:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit-reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Primary Member Name	Date
<b>What type of credit are you applying for? You may check more than one.</b>	
<input type="checkbox"/> Home Equity Line of Credit (HELOC)	<input type="checkbox"/> Fixed-Term Home Equity Loan
<input type="checkbox"/> Haven't Decided	

Primary Member Information	
MidFirst Credit Union Account Number	Social Security Number
Street Address	City, State, ZIP
Home Phone ( )	Work Phone ( )
Date of Birth	Ages of Dependents (not including ones for which you pay support)

Income Information	Occupation or Title
Employer	Employed Since
Employer Address	City, State, ZIP
Work Phone / Extension ( )	Gross Income per hour per week
	\$ <input type="checkbox"/> per month per year <input type="checkbox"/>
	<input type="checkbox"/> <input type="checkbox"/>
Previous Employer Name and Address (if with current employer less than 2 years)	Years Employed
Source of Other Income, If Any ( <b>Please note:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.)	Amount of Other Income \$ <input type="checkbox"/> per hour <input type="checkbox"/> per week
	<input type="checkbox"/> per month <input type="checkbox"/> per year

Assets and Expenses Information	Total Savings in Institutions Other than MidFirst \$
Monthly Housing Payment	Balance Owing Estimated Value
\$ Year <input type="checkbox"/> buying home <input type="checkbox"/> renting	If buying home: \$ Where Financed \$
Vehicle: <input type="checkbox"/> buying mobile home <input type="checkbox"/> Make Model	
Other Major Assets (vehicles, stocks, bonds, etc.)	
	Amount of Child Support or Alimony Paid \$ <input type="checkbox"/> per week
	<input type="checkbox"/> per month

**Personal Reference**

Nearest Relative Not Living With You

Address	City, State, ZIP
Daytime Phone ( )	Evening Phone ( )

**Information About the Loan Requested**

Amount Requested	Purpose of Loan (if consolidation loan, attach list of debts to be paid)
\$ Approximate Time to Repay (does not apply to HELOC)	Method of Payment: <input type="checkbox"/> Payroll Deduction <input type="checkbox"/> Deduct from Checking or Savings <input type="checkbox"/> Pay by Mail or in Person

**Real Estate Offered to Secure the Loan**

Property Owner(s) (include all names on title)			
Street Address		City, State, ZIP	
		<input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Rental	
County	Marital Status of Property Owner(s)		
First Mortgage Held By	Balance Owing	Second Mortgage Held By	Balance Owing
	\$	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	\$
Homeowner's Insurance Agent Name and Address			

**Your Signature**

By signing below, you certify that everything you have stated in this application is correct to the best of your knowledge. You authorize MidFirst Credit Union to obtain credit reports in connection with this application and for any update, renewal, or extension of the credit received. If you request, MidFirst Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you.

Signature

Date

**Please note: If (1) you are married and live in a community-property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), (2) you are married and your spouse will use the account, or (3) you would like to apply for joint credit, complete the coapplicant section on the next page.**

**Office Use Only**

Initials: _____	Date: _____	Time: _____
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# coapplicant information

(complete this page only if applying for joint credit)

Personal Information	
Name	Relationship to Applicant
MidFirst Credit Union Account Number	Social Security Number
Street Address	City, State, ZIP
Home Phone (      )	Work Phone (      )
Date of Birth	Ages of Dependents (not including ones for which you pay support)

Income Information	Occupation or Title
Employer	Employed Since
Employer Address	City, State, ZIP
Work Phone / Extension (      )	Gross Income
	<div style="display: flex; justify-content: space-between;"> <span>\$</span> <div style="display: flex; align-items: center;"> <input type="checkbox"/> per hour           <input type="checkbox"/> per week         </div> </div>
Previous Employer Name and Address (if with current employer less than 2 years)	Years Employed
Source of Other Income, If Any ( <b>Please note:</b> Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.)	Amount of Other Income \$ <div style="display: flex; justify-content: space-between; margin-left: 20px;"> <input type="checkbox"/> per hour             <input type="checkbox"/> per week             <input type="checkbox"/> per month             <input type="checkbox"/> per year           </div>

Assets and Expenses Information	
Monthly Housing Payment	Total Savings in Institutions Other than MidFirst \$
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <input type="checkbox"/> buying home      <input type="checkbox"/> renting  <input type="checkbox"/> buying mobile home      <input type="checkbox"/> </div> <div style="width: 50%;">           If buying home:      Balance Owning      Estimated Value            \$      \$      \$            Year      Make      Model      Where Financed         </div> </div>	
Vehicle:	
Other Major Assets (vehicles, stocks, bonds, etc.)	
	Amount of Child Support or Alimony Paid \$ <div style="display: flex; justify-content: space-between; margin-left: 20px;"> <input type="checkbox"/> per week             <input type="checkbox"/> per month           </div>

Personal Reference	Nearest Relative Not Living With You
Address	City, State, ZIP
Daytime Phone (      )	Evening Phone (      )

**Your Signature**

By signing below, you certify that everything you have stated in this application is correct to the best of your knowledge. You authorize MidFirst Credit Union to obtain credit reports in connection with this application and for any update, renewal, or extension of the credit received. If you request, MidFirst Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you.

Signature \_\_\_\_\_ Date \_\_\_\_\_

MidFirst Credit Union is not affiliated with MidFirst Bank of Oklahoma.